

DECLARATION  
AND  
POWER OF ATTORNEY

As the below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled REAL-TIME FINANCIAL CARD APPLICATION SYSTEM the specification of which

(check one)  is attached hereto.

[ ] was filed on \_\_\_\_\_ as  
Application Serial No. \_\_\_\_\_  
and was amended on \_\_\_\_\_ (if applicable)

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the patentability of the invention claimed in this application, in accordance with Title 37, Code of Federal Regulations, §1.56(a) and (b).

I hereby claim foreign priority benefits under Title 35, United States Code, §119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s)

			<u>Priority Claimed</u>	
(Number)	(Country)	(Day/Month/Year Filed)	[ ]	[ ]
			Yes	No
			[ ]	[ ]
			Yes	No
			[ ]	[ ]
			Yes	No

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, we acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulation, §1.56(a) and (b) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

(Application Serial No.)

(Filing Date)

(Status)

(patented, pending  
abandoned)

(Application Serial No.)

(Filing Date)

(Status)

(patented, pending  
abandoned)

I hereby appoint Roger A. Gilcrest, Reg. No. 31,954 or Jeffrey S. Standley, Reg. No. 34,021 c/o Standley & Gilcrest, 555 Metro Place North, Suite 500, Dublin, Ohio 43017, Telephone No. (614) 792-5555 my attorneys, with full power in each of them, of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith. All correspondence should be sent to the attention of **Jeffrey S. Standley** at the address above.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application of any patent issued thereon.

Full name of inventor

## Gordon Cotter Cunningham

Date

Residence Kansas City, Missouri

Citizenship United States of America

Post Office Address 1206 W. 61st Street, Kansas City, Missouri 64113

**CERTIFICATE OF MAILING BY EXPRESS MAIL**

"Express Mail" number EM25885200245  
Date of Deposit April 19, 1996

I hereby certify that this correspondence was deposited with the United States Postal Service "EXPRESS MAIL" Post Office to Addressee service under 37 CFR 1.10 on the date indicated above and is addressed to the Commissioner of Patents and Trademarks, Washington, D.C. 20231.

Long A - X - ssion

Jori G. Kessen

(Signature of person mailing paper or fee)



UNITED STATES DEPARTMENT OF COMMERCE  
Patent and Trademark Office  
ASSISTANT SECRETARY AND COMMISSIONER  
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U.S. Pro  
JULY 23 1996  
06/01/96

OCTOBER 03, 1996

PTAS

STANLEY & GILCREST  
JEFFREY S. STANLEY, ESQ.  
555 METRO PLACE NORTH  
SUITE 500  
DUBLIN, OH 43017



\*100232426A\*

UNITED STATES PATENT AND TRADEMARK OFFICE  
NOTICE OF RECORDATION OF ASSIGNMENT DOCUMENT

THE ENCLOSED DOCUMENT HAS BEEN RECORDED BY THE ASSIGNMENT DIVISION OF THE U.S. PATENT AND TRADEMARK OFFICE. A COMPLETE MICROFILM COPY IS AVAILABLE AT THE ASSIGNMENT SEARCH ROOM ON THE REEL AND FRAME NUMBER REFERENCED BELOW.

PLEASE REVIEW ALL INFORMATION CONTAINED ON THIS NOTICE. THE INFORMATION CONTAINED ON THIS RECORDATION NOTICE REFLECTS THE DATA PRESENT IN THE PATENT AND TRADEMARK ASSIGNMENT SYSTEM. IF YOU SHOULD FIND ANY ERRORS OR HAVE QUESTIONS CONCERNING THIS NOTICE, YOU MAY CONTACT THE EMPLOYEE WHOSE NAME APPEARS ON THIS NOTICE AT 703-308-9723. PLEASE SEND REQUEST FOR CORRECTION TO: U.S. PATENT AND TRADEMARK OFFICE, ASSIGNMENT DIVISION, BOX ASSIGNMENTS, NORTH TOWER BUILDING, SUITE 10C35, WASHINGTON, D.C. 20231.

RECORDATION DATE: 06/21/1996

REEL/FRAME: 8030/0475  
NUMBER OF PAGES: 4

BRIEF: ASSIGNMENT OF ASSIGNEE'S INTEREST (SEE DOCUMENT FOR DETAILS).

ASSIGNEE:

CUNNINGHAM, GORDON COTTER

DOC DATE: 05/20/1996

ASSIGNEE:

BLOCK FINANCIAL CORPORATION  
4435 MAIN STREET  
SUITE 500  
KANSAS CITY, MISSOURI 64111

SERIAL NUMBER: 08635334

FILING DATE: 04/19/1996  
ISSUE DATE:

LAWAN FLETCHER, EXAMINER  
ASSIGNMENT DIVISION  
OFFICE OF PUBLIC RECORDS



RF

40-581-1  
EET

07-15-1996



100232426

To the Honorable Commissioner of Patents and Trademarks: Please record the attached original documents or copy thereof:

**1. Name of conveying party(ies):**

Gordon Cotter Cunningham

**Additional name(s) of conveying party(ies) attached?**

Yes  No

**2. Name and address of receiving party(ies):**

Name: Block Financial Corporation

Street Address: 4435 Main Street, Suite 500

Internal Address:

City: Kansas City State: Missouri Zip: 64111

**Additional name(s) & address(es) attached?**

Yes  No

**3. Nature of conveyance:**

Assignment      Merger  
 Security Agreement      Change of Name  
 Other

Execution Date: May 20, 1996

**4. Application number(s) or patent number(s):**

If this document is being filed together with a new application, the execution date of the application is

**A. Patent Application No(s):**

08/635,334

**B. Patent Nos:**

**Additional numbers attached:** Yes  No

**5. Name and address of party to whom correspondence concerning document should be mailed:**

Jeffrey S. Standley, Esq.  
 Standley & Gilcrest  
 555 Metro Place North, Suite 500  
 Dublin, Ohio 43017

**6. Total number of applications and registrations involved:** 1

**7. Total fee (37 CFR 3.41) \$40.00**

Enclosed

Authorized to be charged to Deposit Account

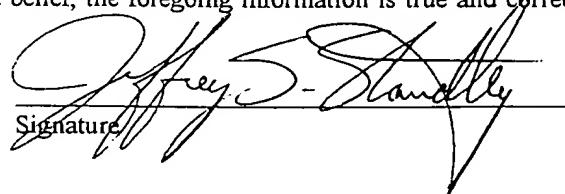
**8. Deposit Account Number:**

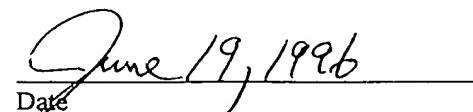
(Attach duplicate copy of this page if paying by deposit account)

**9. Statement and signature.**

To the best of my knowledge and belief, the foregoing information is true and correct and any attached copy is a true copy of the original document.

\_\_\_\_\_  
 Jeffrey S. Standley, Esq.  
 Name of Person Signing

  
 Signature

  
 Date

Total number of pages including cover sheet, attachments, and document: 4

Mail documents to be recorded with required cover sheet information to:

Commissioner of Patents and Trademarks  
 Box Assignments, Washington, D.C. 20231

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ASSIGNMENT

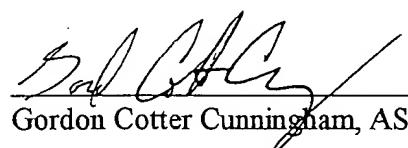
This assignment is made by Gordon Cotter Cunningham, residing at 1206 W. 61st Street, City of Kansas City, State of Missouri 64113, ("ASSIGNOR") to Block Financial Corporation, a corporation organized under the laws of the State of Delaware and having an office at 4435 Main Street, Suite 500, City of Kansas City, State of Missouri 64111 ("ASSIGNEE").

FOR ONE U.S. DOLLAR (\$1.00) AND FOR OTHER GOOD AND VALUABLE CONSIDERATION, the receipt of which is hereby acknowledged, ASSIGNOR does hereby sell, assign and transfer to ASSIGNEE the entire right, title and interest, together with all rights of priority, in and to his invention entitled REAL-TIME FINANCIAL CARD APPLICATION SYSTEM, as described and/or claimed in an application for patent of the United States of America, Serial No. 08/635,334. A Declaration for the application has been executed on May 20, 1996. ASSIGNOR further does hereby sell, assign and transfer to ASSIGNEE the entire right, title and interest, together with all rights of priority, in and to ASSIGNOR'S invention as described and/or claimed in any and all applications for patents based on the invention, including divisionals, continuations, renewals, substitutes and reissues thereof, and all rights of priority resulting from any of these patent applications, as well as all foreign counterparts and extensions thereof, together with all patents issuing on any of these applications for the full terms of all of the patents which may be granted on the invention.

ASSIGNOR HEREBY AUTHORIZES ASSIGNEE to make applications for, to prosecute such applications, and to receive patents for the invention in the United States and any foreign countries, in ASSIGNEE's name.

ASSIGNOR HEREBY PROMISES AND AGREES that ASSIGNOR will execute or procure any further necessary assurance of title to the invention and any patents which may issue on the invention. ASSIGNOR will, at any time, upon the request and without further consideration, but at the expense of ASSIGNEE, deliver any testimony in any legal proceedings and execute all papers and do all other things that may be necessary or desirable to perfect the title to the invention, or any patents which may be granted therefor, in ASSIGNEE, its successors, assigns, or other legal representatives. ASSIGNOR will, at any time, upon the request and at the expense of ASSIGNEE, execute any continuations, divisionals, reissues, or any other additional applications for patents for the invention or any part or parts thereof and any patents issuing thereon are hereby assigned to ASSIGNEE. ASSIGNOR will make all rightful oaths, and do all lawful acts required for procuring and enforcing any of the patents, without further compensation, but at the expense of ASSIGNEE, its successors, assigns or other legal representatives.

ASSIGNOR HEREBY AUTHORIZES AND REQUESTS the Commissioner of Patents and Trademarks to issue any and all Letters Patent of the United States for the invention, resulting from any of the aforesaid applications to the ASSIGNEE.



Gordon Cotter Cunningham, ASSIGNOR

STATE OF MISSOURI

SS.

COUNTY OF JACKSON

Before me personally appeared Gordon Cotter Cunningham, to me known to be the same person described in and who executed the foregoing instrument, and acknowledged that he executed the same, of his own free will and for the purposes set forth.

Sworn to before me and subscribed in my presence this 20 day of May, 1996.

Evela M. Sheehan  
Notary Public